

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

In re:

**George Antonio Devon Holland**

S.S. No.: xxx-xx-0013

Mailing Address: 2323 Lindmont Avenue, Durham, NC 27704-

**Case No. 11-81018**

Debtor.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 24, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 18, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 3/29/11			
				Lastname-SS#: Holland-0013			
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Sprint Wireless						
<b>SURRENDER COLLATERAL</b>							
	Creditor Name	Description of Collateral					
<b>ARREARAGE CLAIMS</b>							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See +)			
	Sprint Wireless			**			
				**			
				**			
				**			
	BB&T Mortgage		\$4,971	**			
				**			
<b>REFLECT EXECUTORY CONTRACTS/LEASES</b>							
	Creditor Name	Description of Collateral					
<b>LTD - DOT ON PRINCIPAL RESIDENCE &amp; OTHER LONG TERM DEBTS</b>							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	BB&T Mortgage		\$825	N/A	n/a	\$825.00	House and Land
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
<b>STD - SECURED DEBTS - &lt; 100% FMV</b>							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Citicbank, SD			5.00			Judgment Lien
				5.00			
				5.00			
				5.00			
<b>STD - SECURED DEBTS - &gt; 100%</b>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
				5.00			
				5.00			
				5.00			
				5.00			
				5.00			
<b>ATTORNEY FEE (Unpaid part)</b>		<b>Amount</b>					
Law Offices of John T. Orcutt, P.C.		\$2,800					
<b>SECURED TAXES</b>		<b>Secured Amt</b>					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>		<b>Amount</b>					
IRS Taxes							
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%)</b>		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
<b>GENERAL NON-PRIORITY UNSECURED</b>		<b>Amount**</b>					
DMI= None(\$0)		None(\$0)					
<b>Other Miscellaneous Provisions</b>							
Plan to allow for 3 "waivers".							
<b>PROPOSED CHAPTER 13 PLAN PAYMENT</b>							
\$ <b>\$1,035</b>		per month for		<b>60</b> months, then			
\$ <b>N/A</b>		per month for		<b>N/A</b> months.			
Adequate Protection Payment Period:				<b>13.35</b> months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							

## **CERTIFICATE OF SERVICE**

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Kaelyn McCollum  
\_\_\_\_\_  
Kaelyn McCollum

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

DirectTV \*\*  
Post Office Box 6550  
Greenwood Village, CO 80155-6550

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Absolute Collection Service \*\*  
421 Fayetteville Street Mall  
Suite 600  
Raleigh, NC 27601

Duke Health  
c/o ACS  
Post Office Box 7051  
Utica, NY 13504-7051

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Bank of America  
Post Office Box 15026  
Wilmington, DE 19850-5026

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

BB&T  
Attn: Managing Agent  
PO Box 2067  
Greenville, SC 29602

Durham County Tax Collector  
Attn: Managing Agent  
Post Office Box 3397  
Durham, NC 27701

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

Bluegreen Resorts Management, Inc.  
Post Office Box 105192  
Atlanta, GA 30348-5192

First National Collection Bureau  
610 Waltham Way  
Sparks, NV 89434

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

Capital One \*\*  
Post Office Box 30285  
Salt Lake City, UT 84130-0285

GEMB/Banana  
Post Office Box 103104  
Roswell, GA 30076

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Child Support Enforcement  
Post Office Box 20800  
Raleigh, NC 27619-0800

HSBC/Best Buy  
c/o Retail Services  
Post Office Box 15521  
Wilmington, DE 19850

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

Citibank South Dakota, N.A.  
Attn: Managing Agent  
Post Office Box 6283  
Sioux Falls, SD 57117-6283

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Citifinancial  
PO Box 140489  
Irving, TX 75014-0489

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1107 W. Main Street, Ste 201  
Durham, NC 27701

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

Midland Credit Management, Inc\*\*\*  
8875 Aero Drive, Suite 200  
San Diego, CA 92123

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Regional Adjustment Bureau, Inc.  
Post Office Box 1022  
Wixom, MI 48393-1022

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Attorneys for David A. Simpson, P.C.  
Substitute Trustee  
2550 West Tyvola Rd, Ste 520  
Charlotte, NC 28217

Sears  
Post Office Box 6924  
The Lakes, NV 88901-6924

Time Warner  
c/o Credit Management  
4200 International PKWY  
Carrollton, TX 75007

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5821 Fairview Road, Suite 100  
Charlotte, NC 28209